

**Information to identify the case:**

Debtor 1	First Name    Middle Name    Last Name	Social Security number or ITIN    xxx-xx-0534
	George A. Fisher	EIN    -----
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN    xxx-xx-3245
	Pamela L. Fisher	EIN    -----
United States Bankruptcy Court    District of New Jersey		
Case number: 14-28242-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

George A. Fisher

Pamela L. Fisher

3/9/20

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 George A. Fisher  
 Pamela L. Fisher  
 Debtors

Case No. 14-28242-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 51

Date Rcvd: Mar 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2020.

db/jdb +George A. Fisher, Pamela L. Fisher, 152 Applewood Drive, Swedesboro, NJ 08085-1538  
 cr +NJCLASS, PO Box 548, Trenton, NJ 08625-0548  
 cr +Trumark Financial Credit Union, 1000 Northbrook Drive, Trevose, PA 19053-8430  
 515190974 +Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 515031232 +Bby/cbna, 26525 N Riverswood Blvd, Mettawa, IL 60045-3440  
 515031236 +Cap1/bstby, PO Box 6497, Sioux Falls, SD 57117-6497  
 515240501 +Cavalry SPV I, LLC., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Ste. 200, Tucson, AZ. 85712-1083  
 515031241 +Dept Of Ed/sallie Mae, 11100 Usa Pkwy, Fishers, IN 46037-9203  
 515031242 +Diamond Credit Union, 1600 Medical Drive, Pottstown, PA 19464-3242  
 515031243 +Fed Loan Serv, Po Box 61047, Harrisburg, PA 17106-1047  
 515234884 FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184  
 515031244 +Fort Billings FCU, 900 Billingsport Rd, PO Box 369, Paulsboro, NJ 08066-0369  
 515031246 +Louviers Fcu, 185 E Main Street, Newark, DE 19711  
 515073259 +NJ Class, PO Box 548, Trenton, NJ 08625-0548  
 515031249 +State Of Nj Student As, Po Box 538, Trenton, NJ 08625-0538  
 515031252 +Trumark Financial Cu, 1000 Northbrook Dr, Trevose, PA 19053-8430

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 10 2020 00:34:47 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 10 2020 00:34:43 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 515031231 EDI: CINGMIDLAND.COM Mar 10 2020 03:43:00 AT & T, PO Box 246, Artesia, CA 90702-0246  
 515207412 +EDI: CINGMIDLAND.COM Mar 10 2020 03:43:00 AT&T Mobility II LLC, % AT&T Services, Inc, Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693  
 515031229 +EDI: GMACFS.COM Mar 10 2020 03:33:00 Ally Financial, P O Box 380901, Bloomington, MN 55438-0901  
 515045438 EDI: GMACFS.COM Mar 10 2020 03:33:00 Ally Financial serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004  
 515175361 EDI: BECKLEE.COM Mar 10 2020 03:33:00 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 515031230 +EDI: AMEREXPR.COM Mar 10 2020 03:33:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 515031233 +EDI: BANKAMER.COM Mar 10 2020 03:33:00 Bk Of Amer, 450 American St, Simi Valley, CA 93065-6285  
 515031234 EDI: CAPITALONE.COM Mar 10 2020 03:33:00 Cap One, Po Box 85520, Richmond, VA 23285  
 515031235 +EDI: CAPITALONE.COM Mar 10 2020 03:33:00 Cap1/boscov, Po Box 5253, Carol Stream, IL 60197-5253  
 515162343 EDI: CAPITALONE.COM Mar 10 2020 03:33:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 515178775 EDI: BL-BECKET.COM Mar 10 2020 03:33:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 515230745 +EDI: CITICORP.COM Mar 10 2020 03:33:00 Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 515031238 +EDI: COMCASTCBLCENT Mar 10 2020 03:33:00 Comcast Cable Communications, 1490 Berlin Road, Woodcrest Shopping Center, Cherry Hill, NJ 08003-3652  
 515031239 +EDI: WFNNB.COM Mar 10 2020 03:33:00 Comenity Bank/peebles, Po Box 182789, Columbus, OH 43218-2789  
 515031240 +EDI: CRFRSTNA.COM Mar 10 2020 03:33:00 Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399  
 515192205 +EDI: CRFRSTNA.COM Mar 10 2020 03:33:00 Credit First NA, PO Box 818011, Cleveland, OH 44181-8011  
 515031237 EDI: JPMORGANCHASE Mar 10 2020 03:33:00 Chase, Po Box 15298, Wilmington, DE 19850  
 515031245 +E-mail/Text: bncnotices@becket-lee.com Mar 10 2020 00:33:38 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 515133028 EDI: NAVIENTFKASMDSOE.COM Mar 10 2020 03:33:00 Navient Solutions Inc., Department of Education Loan Services, Po Box 9635, Wilkes-Barre PA. 18773-9635  
 515133026 EDI: NAVIENTFKASMDOE.COM Mar 10 2020 03:33:00 Navient Solutions Inc. Department of Education Loa, Po Box 9635, Wilkes-Barre PA. 18773-9635  
 515250323 EDI: PRA.COM Mar 10 2020 03:33:00 Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541  
 515223582 EDI: PRA.COM Mar 10 2020 03:33:00 Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541  
 515250322 EDI: PRA.COM Mar 10 2020 03:33:00 Portfolio Recovery Associates, LLC, c/o Sears Premier Card, POB 41067, Norfolk VA 23541  
 515167767 EDI: Q3G.COM Mar 10 2020 03:33:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 516643269 +EDI: Q3G.COM Mar 10 2020 03:33:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, MOMA Funding LLC, 98083-0788

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 51

Date Rcvd: Mar 09, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

516643268	EDI: Q3G.COM Mar 10 2020 03:33:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
515031247	+EDI: NAVIENTFKASMSERV.COM Mar 10 2020 03:33:00	Sallie Mae, Po Box 9655, Wilkes Barre, PA 18773-9655
515087963	EDI: SALLIEMAEBANK.COM Mar 10 2020 03:43:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
515031248	+EDI: SEARS.COM Mar 10 2020 03:33:00	Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189
515031250	+EDI: RMSC.COM Mar 10 2020 03:33:00	Syncb/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
515031251	+EDI: RMSC.COM Mar 10 2020 03:33:00	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
515056470	EDI: WFFC.COM Mar 10 2020 03:33:00	Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657
515031253	+EDI: WFFC.COM Mar 10 2020 03:33:00	Wfds/wds, Po Box 1697, Winterville, NC 28590-1697 TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515064203\* Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(e).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2020 at the address(es) listed below:

Denise E. Carlon	on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa	ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com,	summarymail@standingtrustee.com
Joseph J. Rogers	on behalf of Joint Debtor Pamela L. Fisher	jjresq@comcast.net, jjrogers0507@gmail.com
Joseph J. Rogers	on behalf of Debtor George A. Fisher	jjresq@comcast.net, jjrogers0507@gmail.com
Joshua I. Goldman	on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP	jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com

TOTAL: 6